

FIRST COMMERCE BANK

	CPP Disbursement Date	Cert	Number of Insured Depository Institutions
	05/15/2009	58054	1
Selected balance and off-balance sheet items	2011	2012	%chg from prev
	\$ millions	\$ millions	
Assets	\$155	\$226	46.2%
Loans	\$114	\$195	70.3%
Construction & development	\$8	\$22	164.5%
Closed-end 1-4 family residential	\$18	\$35	95.5%
Home equity	\$5	\$8	49.8%
Credit card	\$0	\$0	
Other consumer	\$0	\$0	17.6%
Commercial & Industrial	\$16	\$23	44.5%
Commercial real estate	\$62	\$102	63.9%
Unused commitments	\$19	\$23	16.3%
Securitization outstanding principal	\$0	\$0	
Mortgage-backed securities (GSE and private issue)	\$10	\$7	-27.1%
Asset-backed securities	\$0	\$0	
Other securities	\$14	\$7	-50.1%
Cash & balances due	\$13	\$16	23.3%
Residential mortgage originations			
Closed-end mortgage originated for sale (quarter)	\$0	\$0	
Open-end HELOC originated for sale (quarter)	\$0	\$0	
Closed-end mortgage originations sold (quarter)	\$0	\$0	
Open-end HELOC originations sold (quarter)	\$0	\$0	
Liabilities	\$133	\$198	49.2%
Deposits	\$131	\$192	45.9%
Total other borrowings	\$1	\$6	450.0%
FHLB advances	\$1	\$6	450.0%
Equity			
Equity capital at quarter end	\$22	\$28	27.5%
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA
Performance Ratios			
Tier 1 leverage ratio	14.3%	12.2%	--
Tier 1 risk based capital ratio	18.9%	14.2%	--
Total risk based capital ratio	20.2%	15.4%	--
Return on equity ¹	5.2%	2.9%	--
Return on assets ¹	0.8%	0.4%	--
Net interest margin ¹	4.0%	4.2%	--
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	171.1%	785.4%	--
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--
¹ Quarterly, annualized.			
	Noncurrent Loans		Gross Charge-Offs
Asset Quality (% of Total Loan Type)	2011	2012	2011
			2012
Construction & development	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	4.8%	0.0%	0.0%
Home equity	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	0.0%	0.0%
Commercial real estate	0.0%	0.4%	0.0%
Total loans	0.8%	0.2%	0.0%